



Apple Seed

A Student Guide to
Pro Bono Financial Planning

FACILITATOR'S GUIDE



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The mission of the Foundation for Financial Planning is helping people take control of their financial lives by connecting the financial planning community with people in need through pro bono advice and financial life skills.



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Introduction

“You can count the seeds in an apple, but you can’t count the apples in a seed.”

This guide will assist the facilitator in using the Apple Seed pro bono financial planning curriculum with students who will be using their classroom skills to plant seeds of knowledge to help their clients grow financially. Depending on the setting, the facilitator may be an instructor, graduate teaching assistant, Financial Planning Association (FPA) student chapter sponsor, or FPA student chapter leader.

Purpose

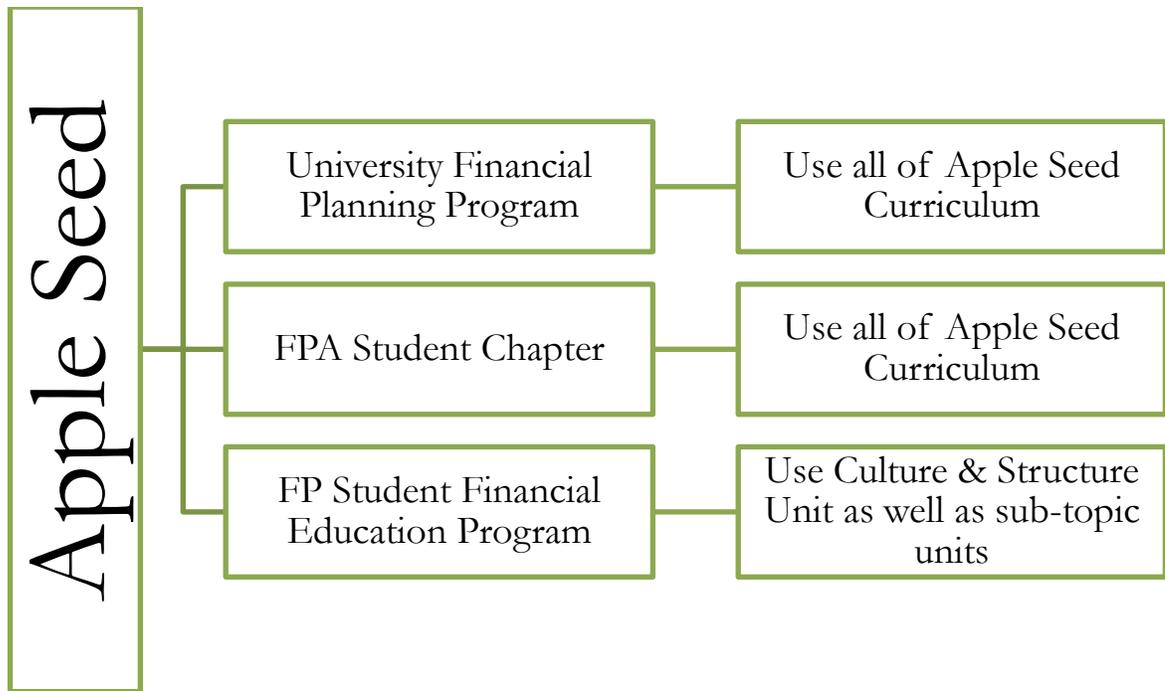
The Apple Seed curriculum is intended to provide guidance and resources to financial planning students in college and university settings who provide pro bono financial planning services to community and peer populations. The target audience for the Apple Seed curriculum is students in U.S. college- or university-level financial planning education programs. This curriculum is also designed for use by student chapters of the FPA working in partnership with their local FPA chapter pro bono committees. A third option for the Apple Seed curriculum would be to help train students participating in a peer to peer financial education program. The expectation is that students will discover the value of providing pro bono services by incorporating their classroom knowledge into hands-on skill development while working with individuals, families, and organizations. It is expected that participating in this type of experience will provide students with links to their future profession and will create an environment of valuing the importance and need for pro bono financial planning services.

Overview

Apple Seed contains a variety of instructional materials and activities for use by student pro bono financial planners. The curriculum is intended to provide a *review* of interpersonal skills and a *refresher* for personal finance topics to prepare students to provide pro bono financial planning. There are seven units in the curriculum:

1. Culture and Structure
2. Meeting Materials
3. Presentation Materials
4. Cash Management
5. Debt Management
6. Planning for Major Purchases
7. Using Financial Services

Worksheets, case studies, individual and group assignments, and key terms are provided to introduce and reinforce the curriculum content elements. This decision tree illustrates some of the ways you might use the Apple Seed curriculum.



This curriculum was written for college and university financial planning students or student FPA chapters and is not intended to provide content to teach to pro bono clients. Materials for use in providing pro bono financial planning services may be reviewed and downloaded from the Foundation for Financial Planning website: www.foundation-finplan.org. The Foundation provides presentations, booklets, and fact sheets in both English and Spanish. A resource list is also provided at the end of this guide. Students may also create original materials to personalize the process of their pro bono work.

Setting the Stage for Service

The term *pro bono* comes from the Latin meaning *for the public good*. Pro bono services have been offered by law schools since the late 1980s to address unmet needs of low-income individuals while providing education for students (Adcock & Keegan, 2001). The financial planning profession has increasingly taken on pro bono services following the events of September 11, 2001 (Financial Planning Association, 2010). Pro bono financial planning provides a means for community volunteers, in this case students, to provide free services to underrepresented populations or individuals with the least access to financial planning. Pro bono financial planning is typically provided one time or on a short-term basis (e.g., one-on-one sessions, workshops, seminars, phone banks, and financial planning days). It is service provided without an expectation for remuneration. With the movement of the financial planning profession toward offering pro bono services, it makes sense to introduce financial planning students to this type of work by incorporating experiential education into existing college and university financial planning programs.

There are multiple ways in which the facilitator can begin to introduce students to pro bono financial planning. One suggestion is through a video produced by the Foundation for Financial Planning, available on their website (www.foundation-finplan.org) or by contacting the Foundation. There are various YouTube videos produced by FPA pro bono chapters highlighting their activities that may be of interest to you and your students. Another way to engage students is by inviting guest speakers to campus. Here is a list of potential speakers:

- An experienced pro bono financial planner from your local community
- A panel of employees or volunteers from a local community-based organization
- A Financial Planning Association (FPA) chapter pro bono director
- A Volunteer Income Tax Assistance (VITA) coordinator or volunteer
- A university service-learning coordinator

It is important to keep in mind the needs of individual pro bono clients, the community-based organizations who serve them, as well as regional differences and changes in state or federal regulations. Just as the preparation, coursework, and needs of student pro bono financial planners will vary, so will the individual financial needs of the clients in their local communities. Facilitators may find ways to adapt the materials into their existing curriculum or FPA student chapter training.

In addition to identifying your client base, you also need to identify a potential pool of pro bono financial planners to provide services. As the content provided in this Facilitator's Guide and accompanying curriculum are intended to be campus-based, these exercises are geared toward undergraduate and graduate students and faculty who would be training them. An assessment of your campus infrastructure can help you identify individuals who may be interested in providing services:

- Does your institution require service for graduation?
- Is community service a requirement for recipients of student scholarships or fellowships at your school?
- Is community-based research or service supported in faculty tenure and promotion standards at your institution?
- Is there institutional support for service-learning initiatives?
- Is there a service-learning designation for courses at your institution?
- Do you have a center for teaching excellence on your campus that can be a resource for you?

Then assess your academic program or chapter infrastructure:

- Can you engage your academic program alumni as speakers or in an advisory capacity for a pro bono financial planning class or FPA student chapter?
- Is service-learning required in your program's major?
- Do you have a practicum in your curriculum that could be enhanced with a pro bono financial planning focus?
- Do you have existing campus or community partnerships around which you will build a practicum or course?
- If you are planning a practicum or course, will this determine the type of campus or community partnerships that must be involved?

Working with Community–Based Organizations (CBOs)

You will need to determine what types of pro bono partnerships and/or community partnerships you and your students wish to establish. Considering the following questions may be helpful in approaching this for the first time. What underserved populations are most in need of free financial planning services in your community? In the context of financial education, the underserved have been defined as the majority of Americans “without access to professional financial advice or sufficient investible assets to merit such service” (Beck & Neiser, 2009, p. 11). Are there existing agencies working with underserved, at-risk, or vulnerable populations with whom your students could collaborate to provide programming? A few examples include Goodwill, United Way, YWCA, and the Volunteer Income Tax Assistance initiative. Note that not all audiences may necessarily be low-income populations. Some CBOs work with individuals recovering from natural disasters or going through transitions such as military deployment or post-deployment reintegration.

Suggestions for identifying organizations who may be interested in partnering with your institution or your FPA student chapter:

- Non-profit or charitable organizations that serve individuals who are eligible for public benefits
- Non-profit or charitable organizations that serve individuals who cannot afford to engage a financial planner
- Other organizations or individuals that you and your students identify as having a need

Familiarizing yourself and your students with the neighborhoods where they will be working with clients is an important part of introducing them to pro bono services. A neighborhood driving assignment is provided in the Culture and Structure unit. An alternative assignment would be to have students to view neighborhoods using Google Street View or Bing Maps StreetSide. Reviewing your university’s student travel policy for off-campus trips is recommended to ensure compliance and safety of students participating in off-campus activities. A student activity release template is provided in the Worksheets and Templates section.

Some CBOs will require that student volunteers and their supervisors attend an orientation or training before working with their clients. This is helpful to understand the unique needs of agencies and the clients they serve in addition to roles of staff members. This allows students to determine not only the needs but the organization’s mission and the opportunities, challenges, and constraints faced by the organization and the clients they serve. Understanding how the CBO operates or is funded is also helpful. CBOs may require that students complete a background check and reference check prior to service delivery with their clients, who may include vulnerable populations. If the CBO has a website or publishes an annual report or newsletter, these would be good resources to review. A checklist for interviewing potential CBOs for collaboration is provided in the curriculum.

Agreeing upon the scope of the services to be provided to CBOs by students in advance of their service delivery is highly recommended. A memorandum of understanding (MOU) is provided to adapt for your use to determine mutual expectations and obligations. A designated point person with the CBO is recommended. Students should be reminded of the need for flexibility and the ability to adapt to change when working with CBOs as client or employee schedules may change and things do not always go as planned.

Activities to Engage Students

Activity 1

Apple Seed Icebreaker

This icebreaker is designed as a warm up for use with students. The intent is to have students envision how they wish to help their pro bono clients and provide them with an emotional connection to and motivation for the planned services.

Activity 2

Identifying Fears Icebreaker

Working with clients for the first time can be intimidating for some students. This activity allows students to identify fears or concerns and creates an opportunity for sharing so that students understand that others may have similar fears.

Activity 3

Respect Activity

By using this icebreaker, students can begin to understand how respect plays into different socioeconomic factors. For the facilitator: you can pair this activity with the Culture and Structure Unit, focusing on the Sensitivity exercise or “Hidden Rules Among Classes” in Ruby Payne’s *A Framework for Understanding Poverty* (2005, p. 38).

Activity 4

Circles Activity

With this icebreaker, students can articulate the important dimensions of their own identity. The facilitator can pair this exercise with the Money Messages worksheet in the Cash Management Unit to help students understand the origin of the money messages they have received.

Activity 5

What Are Your Priorities? Activity

This activity will allow students to consider what they would do when faced with limited resources and multiple priorities.

Culture and Structure

After reviewing this unit, students will know:

- The fundamentals of pro bono financial planning services
- Helpful skills to use when meeting with individuals needing pro bono financial planning services
- The benefits of pro bono financial planning services for students and the clients they serve

After reviewing this unit, students will be able to:

- Reflect on the significance of pro bono financial planning and their motivation in providing these services
- Identify an audience for providing pro bono financial planning services
- Begin or continue providing pro bono financial planning services

Included in this Unit:

Journal 1	Pre-Semester Reflection
Journal 2	Standing in Others' Shoes
Journal 3	Post-Semester Reflection
Worksheet 1	Expanding Your Vision
Worksheet 2	Sensitivity Exercise (and Sample Responses)
Worksheet 3	Difficult Questions (and Examples)
Worksheet 4	Activity Log
Handout 1	Public Assistance Programs

Presentation Materials

After reviewing this unit, students will know:

- The importance of being prepared for a presentation
- The elements of an engaging presentation
- Presentation skills that encourage audience participation

After reviewing this unit, students will be able to:

- Create a mini-presentation on a topic of their choice
- Provide a mini-presentation to their peers
- Evaluate their presentation skills and the skills of their peers

Included in this Unit:

Handout 1	Presentation Needs Assessment
Handout 2	Protocol for Presentations
Handout 3	Presentation Evaluation
Project 1	Presentation Skills
Reflection 1	Post-Presentation Reflection Questions

Cash Management

After completing this unit, students will know:

- The importance of goals and the process of goal setting
- Different methods available for tracking personal expenses
- The differences between credit unions and banks

After completing this unit, students will be able to:

- Understand the money messages and influences from their families and other sources
- Demonstrate their ability in planning a personal budget for an individual and a family through use of two case studies

Included in this Unit:

Fact Sheet 1	Budgeting Methods
Fact Sheet 2	Overdrafts and Overdraft Fees
Worksheet 1	Money Messages Exercise
Case Study 1	Budgeting and Cash Management Identifying Income Worksheet Monthly Spending Plan Worksheet Debt Payment Worksheet
Case Study 2	Family Financial Planning Identifying Income Worksheet Monthly Spending Plan Worksheet Debt Payment Worksheet Goal Planning Worksheet
Presentation 1	Goal Setting
Presentation 2	Comparison of Financial Institutions

Debt Management

After completing this unit, students will know:

- General information about debt collectors and their practices
- Variables influencing consumer debt repayment

After completing this unit, students will be able to:

- Compare credit card features as a decision-making tool
- Complete a case study using software to make recommendations for a client debt repayment analysis
- Use a sample dispute letter to a credit reporting agency to write their own letter to a creditor or credit reporting agency

Included in this Unit:

Handout 1	Sample Credit Report Dispute Letter
Fact Sheet 1	Credit Cards
Worksheet 1	Credit Card Comparison Activity
Worksheet 2	Power Pay Assignment Power Pay Answer Key
Worksheet 3	Dispute Letter Activity
Case Study 1	Debt Management Identifying Income Worksheet Monthly Spending Plan Worksheet Debt Payment Worksheet Power Pay Assignment Power Pay Answer Key
Presentation 1	Working with Debt Collectors

Planning for Major Purchases

After completing this unit, students will know:

- Three options for post-secondary education
- General information on forecasting post-secondary education costs
- Factors to be considered when purchasing a home
- Factors to be considered when shopping for a new or used car

After completing this unit, students will be able to:

- Compare and contrast the decision to purchase a new or used car
- Classify their needs, desires, and deal breakers when purchasing a home

Included in this Unit:

Fact Sheet 1	Types of Post-Secondary Education
Fact Sheet 2	Needs, Desires, and Deal Breakers
Handout 1	Home Buying Terms to Know
Activity 1	Online House Hunting
Case Study 1	Purchasing a Home
Case Study 2	Shopping for a New or Used Car
Case Study 3	Planning for Post-Secondary Education

Using Financial Services

After completing this unit, students will know:

- Types of insurance policies and products for consumers
- General information about lenders who provide alternative financial services
- Risks involved in using alternative financial services products

After completing this unit, students will be able to:

- Recognize and compare products provided by insurance companies
- Identify features of products provided by alternative lenders
- Know the limitations of alternative lenders and their products

Included in this Unit:

Fact Sheet 1	Alternative Financial Services
Fact Sheet 2	Payday Loans
Reading 1	“Fringe’ Lenders: Traditional Institutions Search for Alternatives”
Activity 1	“Fringe’ Lenders” Article Review
Worksheet 1	Pawn Shop Loans
Worksheet 2	Rent-to-Own or Purchase?
Presentation 1	Payday Lenders
Presentation 2	Health Insurance
Presentation 3	Renter’s Insurance
Presentation 4	Car Insurance
Project 1	Creative Commercial

Additional Considerations for College and University Programs

Keeping Student Pro Bono Volunteers Engaged

Some universities using this curriculum may have their pro bono financial planning services staffed by volunteers rather than having a formal course or service-learning assignment. Every volunteer needs a position in which they can be successful. They need to know that they have been individually selected because of their talents. Volunteers do not always know where they will be successful. One must remember that student pro bono financial planner volunteers are *volunteers*. If they are not excited, not fulfilled, nor feel like they are making a difference, they will go elsewhere.

Leadership. An important part of any group is leadership, whether that comes from a boss in a work environment or from a student who takes the lead in a group project. Student pro bono financial planning is no different. It will be up to the advisor to provide a leadership model. Having policies and procedures in place to provide volunteers with structure that will help them have a better understanding of the advisor's expectations and will be a starting point for training. One thing that is important to keep in mind about leading a group is that enthusiasm and passion are contagious. If the advisor is enthusiastic and passionate about pro bono financial planning, then it is probable that the volunteers will also be enthusiastic and passionate. This passion for the cause must be genuine. Volunteers can tell the difference.

To avoid becoming overwhelmed with managing and leading a large number of volunteers, one option is to start with a small group of volunteers; train them to be pro bono financial planners, and then allow them to mentor and help train new volunteers.

Recognition. Since volunteers are unpaid, they must have some sort of intrinsic motivation which can be fostered by the advisor. Recognizing student volunteers who have made outstanding contributions to the program at the end of each semester with a certificate and/or small gift is one way to help motivate students. No one will be solely motivated by a piece a paper, but the recognition of the advisor and peers will go a long way to keep volunteers moving forward in the pro bono planning process. Hand written notes are also an easy and inexpensive, yet very meaningful way to motivate and recognize the efforts of volunteers.

Micro-management. When an advisor is passionate about a project, such as pro bono financial planning, and is also working with inexperienced volunteers, there might be a tendency to micro-manage. Excessively controlling a project is not only frustrating to the volunteers, but is also a poor use of an advisor's time. Instead of controlling the process, advisors should serve as a guide, allowing the volunteers to take ownership of their learning and also allowing the volunteers to make mistakes. Some of the best teaching and learning opportunities present themselves after a failure. Micro-managing can create an uncomfortable environment because volunteers may feel as though they are not need or wanted.

Job placement. Every volunteer will come with different talents and perspectives. In order to facilitate a successful program, an advisor will need to be aware of these differences and place each volunteer in a role that best fits their personality, strengths, and abilities. For example, if the volunteer is very soft spoken and works best with individual clients, placing that volunteer in a position where he or she is required to give presentations on a regular basis is not the best use of resources. The opposite is also true. Some volunteers will be much more effective and more

comfortable speaking in front of a large group instead of sitting in front of a client. If volunteers feel successful in their role in the pro bono financial planning structure, they will be motivated to continue that success.

Pro Bono Planning and Service Learning

For many students, pro bono financial planning may offer them their first opportunity to work with clients. While traditional academic courses are essential in providing students with knowledge required to carry out the financial planning process, the application of that knowledge is somewhat limited in traditional classroom settings. Without application experiences, it is difficult to measure the extent to which students are aware of interests and abilities that will affect their practice in the financial planning profession. A recommended component of a course or practicum then is experience and critical reflection of it, which will require students to identify their strengths and struggles in working with clients. One model for this is through a course or practicum similar to those used within marriage and family therapy, social work, counseling, or psychology programs. Students would provide direct client services under the supervision of faculty.

Service-learning courses are another model because they provide an enhanced opportunity for interconnecting community action and critical reflection. Service learning is defined as a “teaching and learning strategy that integrates meaningful community service with instruction and reflection to enrich the learning experience, teach civic responsibility, and strengthen communities” (National Service-Learning Clearinghouse, n.d., para 1). Pro bono financial planning is an example of direct service learning because it involves working with or teaching others. Indirect service involves working behind the scenes, such as collecting items for families in need.

Service learning provides relevant and meaningful service by placing students in projects that are tailored to address community and societal needs. It can provide a fresh approach to problem solving. Several universities even offer fellowships to train and mentor faculty in implementing service-learning pedagogy into their courses. Facilitators who are unfamiliar with the service-learning literature or related initiatives are encouraged to investigate if they have a campus center or office that supports service-learning initiatives.

Student pro bono financial planning provides an opportunity for students to respond to community-identified concerns, such as understanding and using financial services responsibly, enhancing financial capability, making informed financial decisions, or developing financial security. It is a natural fit for service learning in a university setting. Service learning can be viewed as a reciprocal relationship. The service reinforces learning and the learning strengthens service.

A pro bono course, practicum, or assignment can yield multiple benefits. Students will articulate what they learn about themselves and others through critical reflection assignments and class discussions. They participate in experiential learning that is conducive to building their confidence and skills by working with clients. Students can develop self-awareness skills, social consciousness, cultural and racial understanding, the ability to work with others, and a sense of social responsibility, among other professional capabilities. In addition, the experience of helping others can ultimately foster continued volunteerism in students. As the future of the financial planning profession, today’s pro bono financial planning students may become tomorrow’s pro bono planners who are actively engaged in positively influencing the lives of individuals and families. A sample course syllabus is available in the Worksheets and Templates section. Resources are provided in the reference section for faculty developing a new service-learning course or converting an existing course.

Using Disclaimers

The use of disclaimers to specify the nature and scope of your college or university's pro bono financial planning activities is recommended. The following is a sample that may be adapted for use in your student presentations.

Sample disclaimer for presentations to student audiences:

This presentation and any handouts are meant for educational purposes only.

Sample disclaimer for presentations to community audiences:

This free educational presentation is sponsored by the (university name here) program. There is no charge for this presentation. All information provided at this presentation will be general in nature and may not be applicable to individual cases. No financial planning client engagement is implied or established.

Sample disclaimer for handouts or sign-in sheets used in presentations or engagements:

This free educational presentation is sponsored by the (university name here) program. All information provided at this presentation will be general in nature and may not be applicable to individual cases. No financial planning client engagement is implied or established.

By signing below, you are recording your attendance and releasing (university name here) and <Name of Partner Organization> from any and all liability related to this presentation.

Assessing Your Pro Bono Programming

The following questions may be helpful in deciding how you will assess your students' pro bono outreach on your campus or in your community. It is important to consider why you wish to assess your program. Consider how this information will be valuable to each group associated with your student pro bono program: you as the facilitator, your students, their clients, and the CBOs that serve them.

- In your opinion, what are the elements of a successful pro bono financial planning program? In the opinion of the CBO?
- Are your planned outcomes tied to your pro bono program objectives?
- How will you know that your program meeting the needs of your participants?
 - Will you profile the participants before the program? During the program? After the program?
- How will you tailor the content to the target audience, taking into account their individual needs and differences?
- Is the content tailored to the target audience, taking into account their language, culture, age, and experience?
- What outcomes are you interested in measuring? Why?
 - Example outcomes: staying current with financial obligations, participation rate in the program, financial satisfaction, goals set, knowledge gained, intent to change one or more behaviors, make informed financial decisions
- Are evaluations providing you with the information you need to improve your program?
- Who will use the evaluation data that you collect?

If you intend to collect data from participants for research purposes, consult with your university's Institutional Review Board to ensure participants' privacy rights. Information on these guidelines may be found through your institution or through the Office for Human Research Protections division of the U.S. Department of Health and Human Services:

<http://www.hhs.gov/ohrp/humansubjects/index.html>.

Suggested methods of assessment include:

- Facilitator conferences with students before, during, and after their pro bono experiences
- Rating sheets (student self-evaluation, client exit survey, CBO survey)
- Student journal entries and reflection papers
- Student portfolios and presentations
- Student testimonials

Testimonials from Students Who Participated in a Pro Bono Financial Planning Practicum

- “Thank you for providing me with this opportunity, it challenged me in new ways that really helped me learn and grow.”
- “This course was best course I have ever taken. Everyone needs professional experience before getting their first position.”
- “Nothing can prepare you for one-on-one time with someone except experience. These sessions taught me that you have to go with the flow at times. Having a rigid plan is not always a benefit when it involves discussion with individuals.”
- “I found that I cannot be so caught up on what I wanted to happen, but to look at the great things that did happen and the benefit I had upon those clients.”
- “I can say without equivocation that the classroom portion of the practicum was the best I have ever had. This is the only course I have ever known of that the students unanimously elected to meet more often than stated in the syllabus.”
- “The course was unique because of the feeling we all seemed to have at the end of class – we left wishing it was just a little bit longer.”

What will *your students* say about their pro bono financial planning experience?

“You can count the seeds in an apple, but you can’t count the apples in a seed.”

Instructions for Using the Pro Bono Planning Worksheets and Templates

Several worksheets and templates are provided for use with student pro bono financial planners and their clients. A description of how each worksheet or template may be used is provided below.

Student Confidentiality Agreement for Pro Bono Financial Planning

Facilitators should require students to sign a confidentiality agreement before they provide any pro bono financial planning services. The facilitator and the student should each retain a copy of this agreement.

Memorandum of Understanding

Facilitators should customize this sample memorandum of understanding (MOU) to define the scope of the collaboration between the financial planning program (FPA) student chapter and community-based organizations. The scope can include details such as the project timeline, what the students will do, what the facilitator/faculty will do, what the CBO will do, and expected deliverables.

Client Consent and Release

This form is provided as a template that may be customized for use in providing pro bono financial planning services. It is recommended that universities discuss the use of a consent form with their offices of general counsel.

Client Consent for Release (3rd Party)

The client gives permission for his or her information to be released in the event that it becomes necessary to contact anyone other than the pro bono client.

Student Activity Release

This form may be adapted for use in off-campus activities. It is recommended that universities discuss the use of this release form with their offices of general counsel.

Media Release

If you intend to publicize pro bono events, you may want to obtain testimonials or quotes from previous clients. This form gives permission for you to quote the author (client) of a testimonial about your program. It is recommended that you contact the client before their story is released for marketing and it is further recommended that you not provide any identifying client information to the public.

Student Materials Release Form

If your students develop financial education materials for use in pro bono financial planning settings that you would like to use in future semesters, this release provides permission. This is an optional form.

Client Information Sheet

This intake form is to be used for working with clients in individual meetings. It allows the student pro bono planner to obtain detailed personal information, which is essential in the data-gathering process.

Client Communication Log

This log is used to track all forms of communication with a pro bono client. For many pro bono clients, this interaction may occur only one time, but it is important to document your students' efforts. For ongoing appointments, you will be able to see how many times the client made and kept (or did not keep) his or her appointment.

Pro Bono Progress Notes

Notes that reflect activities that students have completed with pro bono clients are appropriate on this form. Students should be thorough when writing their progress notes so another student assigned to work with the client will know the background of the previous client meeting(s). These notes are for internal use only.

Monthly Spending Plan

There are three columns on this form: estimate, actual, and budget. The “estimate” is what the client completes with the assistance of the student pro bono financial planner. To fill in the “actual” column, the client will need to track at least one month of expenses. After the client has filled in both the “estimate” and “actual” columns, the planner can assist the client in completing the “budget” column. There may be a significant difference between the estimated budget, what the client actually spent, and the resulting budget. The following are examples of addressing a situation where a client estimated spending \$50 on eating out and actually spent \$200.

- The client can decide that he or she can only afford \$50 per month so he or she will make an effort to only spend that amount.
- The client can decide that he or she really likes eating out and \$200 is what he or she wants to spend and will cut other expenses.
- The client can decide to choose some number in between, such as \$100, and cut someplace else.

Debt Payments Worksheet

A client may have multiple debts owed to creditors so it is important to have a place to collect that data, both for the planner and the client.

Action Plan Worksheet

Many people use checklists to help themselves complete tasks. This worksheet offers pro bono planners a means to provide clients with a personalized checklist. It is recommended that a copy of the worksheet be placed in the client folder for follow-up purposes.

Goal Planning Worksheet

Using the S.M.A.R.T. method of goal setting, this worksheet helps clients to create and track their planned goals.

Identifying Income Worksheet

It is possible that pro bono clients have not correctly identified all of the sources of their income. An example is that a college student receiving financial aid, working a part-time job, and receiving a small stipend from his parents may fail to recognize the financial aid or stipend as sources of income. This worksheet is designed to encourage clients to think of all of their income sources.

Non-Monthly Expenses Worksheet

This form is used to identify non-monthly expenses such as back-to-school shopping, gifts, insurance, or any other expense that does not occur every month, but still occurs on a regular basis.

Sample Pro Bono Course Syllabus

A sample syllabus for a pro bono financial planning practicum is provided. This can be a starting point for a facilitator to customize a course.

Supplementary Readings and Resources

- Video 1 The Foundation for Financial Planning’s “Giving Back” video. Available from the Foundation at www.foundation-finplan.org.
- Reading 1 Bringle, R. G., Phillips, M. A., & Hudson, M. (2004). *The measure of service learning: Research scales to assess student experiences*. Washington, DC: American Psychological Association.
- Reading 2 Durband, D. B., & Britt, S. L. (Eds.). (2012). *Student financial literacy: Campus-based program development*. New York: Springer.
- Reading 3 National Consumer Law Center. (2010). *NCLC guide to surviving debt*. Boston: NCLC.
- Reading 4 Payne, R. K. (2005). *A framework for understanding poverty*. Dallas, TX: aha! Press.
- Reading 5 Seifer, S. D., & Connors, K. (Eds.). (2007). *Community-campus partnerships for health: Faculty toolkit for service-learning in higher education*. Scotts Valley, CA. National Service-Learning Clearinghouse. Available at www.servicelearning.org.
- Resource 1 The Foundation for Financial Planning www.foundation-finplan.org
- Resource 2 NEFE Financial Workshop Kits www.financialworkshopkits.org
- Resource 3 FPA Pro Bono Program www.fpaprobono.org
- Resource 4 *When Creditors are Predators* curriculum, University of Missouri Extension
- Resource 5 Campus Compact www.compact.org
- Resource 6 National Service-Learning Clearinghouse www.servicelearning.org
- Resource 7 Community Action Poverty Simulation
www.communityaction.org/Poverty%20Simulation.aspx

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